

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Augustine L Harding

Debtor(s)

Case No. 15 B 06147

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/24/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Converted on 07/07/2015.
- 6) Number of months from filing to last payment: 4.
- 7) Number of months case was pending: 7.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$2,600.00
Less amount refunded to debtor	\$1,868.75

NET RECEIPTS: **\$731.25**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$81.25
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$81.25**

Attorney fees paid and disclosed by debtor: \$350.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Acs/us Bank	Unsecured	26,528.00	NA	NA	0.00	0.00
Afni, Inc.	Unsecured	0.00	NA	NA	0.00	0.00
Allied Interstate Inc	Unsecured	0.00	NA	NA	0.00	0.00
Allied Interstate Inc	Unsecured	0.00	NA	NA	0.00	0.00
Arrow Financial Services	Unsecured	0.00	NA	NA	0.00	0.00
Asset Acceptance	Unsecured	546.00	NA	NA	0.00	0.00
Baystate Gas-brockton	Unsecured	0.00	NA	NA	0.00	0.00
Capital 1 Bank	Unsecured	967.00	NA	NA	0.00	0.00
Chase	Unsecured	0.00	NA	NA	0.00	0.00
City of Chicago Parking	Unsecured	200.00	NA	NA	0.00	0.00
Colorado Student Loa/College Assist	Unsecured	12,871.00	NA	NA	0.00	0.00
ComEd	Unsecured	2,125.99	NA	NA	0.00	0.00
Comenity Bank/carsons	Unsecured	835.00	NA	NA	0.00	0.00
Comenity Bank/Vctrsec	Unsecured	195.00	NA	NA	0.00	0.00
Credit One Bank	Unsecured	797.00	NA	NA	0.00	0.00
Dept Of Education/neln	Unsecured	16,660.00	NA	NA	0.00	0.00
Dept Of Education/Neln	Unsecured	25,529.00	NA	NA	0.00	0.00
Enhanced Recovery Co L	Unsecured	0.00	NA	NA	0.00	0.00
Enhanced Recovery Co L	Unsecured	0.00	NA	NA	0.00	0.00
First Premier Bank	Unsecured	346.00	NA	NA	0.00	0.00
Focus Receivables Mana	Unsecured	935.00	NA	NA	0.00	0.00
Hillcrest Davidson & A	Unsecured	0.00	NA	NA	0.00	0.00
I C System Inc	Unsecured	2,125.00	NA	NA	0.00	0.00
Illinois Dept Of Human Services	Priority	0.00	34,732.82	34,732.82	0.00	0.00
Mab&t-santander Consum	Unsecured	973.00	NA	NA	0.00	0.00
Midland Credit Management	Unsecured	1,490.84	NA	NA	0.00	0.00
Nco Fin /99	Unsecured	1,397.10	NA	NA	0.00	0.00
Nelnet Lns	Unsecured	12,871.00	NA	NA	0.00	0.00
Peoples Gas	Unsecured	1,397.00	NA	NA	0.00	0.00
People's Gas	Unsecured	1,500.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Secured	4,267.05	25,038.47	25,083.47	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Quantum3 Group	Unsecured	4,445.00	4,607.76	4,607.76	0.00	0.00
RJM ACQ Fund	Unsecured	100.35	NA	NA	0.00	0.00
Rjm Acq Llc	Unsecured	147.00	NA	NA	0.00	0.00
Rjm Acq Llc	Unsecured	73.00	NA	NA	0.00	0.00
Rjmdvd	Unsecured	0.00	NA	NA	0.00	0.00
Santander Consumer USA Inc	Secured	28,677.00	30,151.61	30,151.61	650.00	0.00
TMobile	Unsecured	873.83	NA	NA	0.00	0.00
Torres Crdit	Unsecured	435.00	NA	NA	0.00	0.00
Tribute	Unsecured	0.00	NA	NA	0.00	0.00
Us Dept Of Ed/glelsi	Unsecured	4,166.00	NA	NA	0.00	0.00
Usded/glelsi	Unsecured	4,166.00	NA	NA	0.00	0.00
Verizon	Unsecured	1,469.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$55,235.08	\$650.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$55,235.08	\$650.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$34,732.82	\$0.00	\$0.00
TOTAL PRIORITY:	\$34,732.82	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$4,607.76	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$81.25</u>	
Disbursements to Creditors	<u>\$650.00</u>	
TOTAL DISBURSEMENTS :		<u>\$731.25</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 09/28/2015

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.